



Bahr AbdUlrazzak [REDACTED]@gmail.com>

Meeting Tomorrow2 messages

gary bowman <bwmngary@gmail.com>
To: Bahr AbdUlrazzak [REDACTED]@gmail.com>

Mon, Dec 17, 2018 at 12:54 PM

Hi Bahr,

Just wanted to double check that you received all the relevant details for our meeting tomorrow?

Looking forward to seeing you,
Gary

Bahr AbdUlrazzak [REDACTED]@gmail.com>
To: gary bowman <bwmngary@gmail.com>

Mon, Dec 17, 2018 at 3:50 PM

Yes, I got that, sorry for not responding, but the last couple of days was very chaotic

looking forward to it.

Bahr

[Quoted text hidden]

[REDACTED]



Bahr AbdUlrazzak [REDACTED]@gmail.com>

Meeting - Tue(18th)

5 messages

gary bowman [REDACTED]@gmail.com>

Sun, Dec 16, 2018 at 9:58 AM

To: [REDACTED]@gmail.com

Dear Bahr,

Regarding Tuesday - let's meet at the Lobby Lounge of The Shangri-La at 10:00. The address is:

[188 University Ave](#)[Toronto](#)[ON M5H 0A3](#)Best regards,
Gary

Bahr AbdUlrazzak [REDACTED]@gmail.com>

Tue, Dec 18, 2018 at 9:56 AM

To: gary bowman [REDACTED]@gmail.com>

Hello,

I'm waiting for you in the lobby,

I'll be on [REDACTED]

Bahr

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gary bowman [REDACTED]@gmail.com>

Fri, Dec 21, 2018 at 2:04 PM

To: Bahr AbdUlrazzak [REDACTED]@gmail.com>

Dear Bahr,

I am now back in Madrid, finishing up at the office before I leave for a much-needed holiday.

I would like to thank you again for taking the time to meet with me this week, it was truly a pleasure and an inspiring meeting. As per our discussion, I am working on tailoring a position for our advisory board, that will benefit the most from your talents, skills and experience.

As discussed, below is additional information on some of the ventures we are currently working on as part of our Social Impact Initiatives.

I am confident these examples will provide you with a clearer picture of the type of ventures we are involved in.

Let's touch base in the new year.

Best regards,

Gary

Social Impact Initiatives:

There are two billion people around the world without access to financial services, 68.5 million refugees, and more than 140 million people who could become displaced in the coming years.

Access to finance for those in precarious financial situations is as crucial as seed funding is to startups. Refugees and IDPs often lack access to loans and saving facilities that formal banks and credit institutions can offer. Leading financial institutions are not inclined to take on refugees as clients due to their perceived "high-risk" financial profile.

The main challenge for us is to serve the most vulnerable and impoverished groups as well as ensure program profitability, sustainability, and success.

The initiatives will focus on developing and promoting solutions that answer the need for greater financial inclusion for refugees.

Solution 1: Micro-lending platform

A micro-lending mobile platform that enables digital lenders to provide small loans to small business owners from the refugee community. The solution will also facilitate ongoing communication between private lenders, financial advisors, and borrowers. One of the main advantages of our platform is exemplified in our underwriting and approval process. A borrower's credibility can be vouched for by other trusted and verified users as well as our community of financial advisors.

Solution 2: Blockchain App

1.1 billion people worldwide do not have official documents. Without legal proof of existence, gaining access to a bank account is nigh impossible. As a decentralized, distributed ledger, blockchain technology is opening new financial avenues to those who don't have the means to access modern financial services.

The mobile solution will facilitate flows of cash to virtual currency conversion through blockchain technology.

Solution 3: Digital ID for access to finance

One of the most challenging obstacles refugees and asylum-seekers face when attempting to open a bank account is a lack of proper identification. Refugees are often forced to flee without documentation and ID's, and papers are often lost or damaged throughout the perilous journey. We aim to leverage biometric and mobile technology in order to provide refugees and asylum-seekers with a Digital ID. An app installed on a phone will store and document one's digital data and serve as an ID. Users can upload photos, documents, biometric data (often collected at refugee camps) and create their own Digital ID.

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Bahr AbdUlrazzak [REDACTED]@gmail.com>
To: gary bowman [REDACTED]@gmail.com>

Tue, Jan 8, 2019 at 2:34 PM

Hello Gary,

I hope you had a good vacation. I'm sorry I didn't reply sooner, but I want to discuss this new role. I'm having some new expenses with travel and my family. I'm interested in moving forward..

Best regards,

Bahr

[Quoted text hidden]

gary bowman [REDACTED]@gmail.com>
To: Bahr AbdUlrazzak [REDACTED]@gmail.com>

Fri, Jan 11, 2019 at 10:50 AM

Hi Bahr,

Happy new year!

Glad to hear from you.

I trust you had a good holiday and successful travels.

We are currently holding a series of in-house meetings to tie up 2018 and kick-off our 2019 plans and projects.

I will keep you updated and let you know immediately when progress has been made regarding the position we discussed.

Please keep in touch and I will be sure to keep you in the loop.

Best regards,

Gary

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